THE RECENT PAST HAS BEEN WONDERFUL WITH RESPECT TO NOT HAVING TO RUN TO THE TELEPHONE AT INCONVENIENT TIMES TO HEAR A SALES PITCH. IT IS RUDE AND AN INTRUSION ON MY PRIVACY. IT IS MOST DANGEROUS FOR PERSONS, SUCH AS ME, WHO ARE HANDICAPPED AND NEEDLESSLY RUSH TO ANSWER A CALL I DID NOT WANT IN THE FIRST PLACE. THE FESERAL LAW SHOULD BE MADE AS STRINGENT AS THE HJ LAW. I WAS PLAGUED WITH CALLS AND RECORDINGS WHILE IN FLORIDA DURING FEBRUARY I AM THANKFUL THAT I LIVE IN DEW JERSEY